

UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: ) Bankr. No. 24-20004 CMB  
ROBERT U. HANDLOW, JR., )  
Debtor. ) Chapter 13  
WELLS FARGO BANK, ) Docket No. 58  
Movant, ) Related to Docket No.  
vs. )  
ROBERT U. HANDLOW, JR. ) Hearing Date & Time:  
AND RONDA J. WINNECOUR, )  
CHAPTER 13 TRUSTEE, )  
Respondents. ) Claim No. 1

**DECLARATION OF MORTGAGE PAYMENT CHANGE**

And Now, comes the Debtor, Robert U. Handlow, Jr. by and through his attorney, who respectfully represents the following:

1. On or about January 2, 2024, Debtor filed for protection under Chapter 13 of the U.S. Bankruptcy Code.

2. This Notice is being filed to notify the Chapter 13 Trustee of the change in mortgage payment amount.

3. Wells Fargo Bank filed a Notice of Mortgage Payment Change

(a) The monthly mortgage payment of **\$1,169.94** is being **decreased \$1,143.31** effective **3/1/2025**.

4. The Chapter 13 Plan is sufficient to fund the mortgage payment change.

WHEREFORE, the Debtor requests that this Honorable Court permit the Chapter 13 Trustee to immediately make the monthly mortgage payment with the next distribution in the effective amount.

Respectfully submitted.

/s/ Rodney D. Shepherd

Rodney D. Shepherd, Esquire  
Attorney for the Debtors  
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Date: 10/24/2024

**CERTIFICATE OF SERVICE**

I, Rodney D. Shepherd, attorney for the Debtor, hereby certifies that a true and correct copy of the Declaration of Mortgage Payment Change was served on the 4th day of March, 2025, by Electronic Filing, upon the following:

Ronda J. Winnecour, Esquire  
Chapter 13 Trustee  
cmevf@chapter13trusteewdpa.com

Wells Fargo Bank  
Attn: Brent Lemon, Esquire  
[blemon@kmllawgroup.com](mailto:blemon@kmllawgroup.com)

By: /s/ Rodney D. Shepherd  
Rodney D. Shepherd  
Attorney for the Debtor  
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